

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Kelsey Marie Redd  
Debtor

Case No. 24-02927-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3

User: mssbad

Page 1 of 2

Date Rcvd: Apr 15, 2025

Form ID: 318

Total Noticed: 12

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Kelsey Marie Redd, 146 Linda Dr, Canton, MS 39046-3148
5453232	+ Jacob Law Group, 2623 West Oxford Loop, Oxford, MS 38655-5442

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	+ EDI: QDAHENDESON.COM	Apr 15 2025 23:41:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 15 2025 19:41:00	Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
5453230	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 15 2025 19:54:17	Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716
5453231	+ EDI: DISCOVER	Apr 15 2025 23:41:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5453233	+ EDI: JPMORGANCHASE	Apr 15 2025 23:41:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5453234	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 19:54:20	Lvny Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5453235	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 15 2025 19:42:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5453237	+ EDI: SYNC	Apr 15 2025 23:41:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5453238	+ Email/Text: collections@meettally.com	Apr 15 2025 19:41:00	Tally Technologies, Attn: Bankruptcy, 375 Alabama St #325, San Francisco, CA 94110-7334
5453239	^ MEBN	Apr 15 2025 19:39:40	Toyota Financial, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
5453236	*+	Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Kelsey Marie Redd trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Kelsey Marie Redd</b>	Social Security number or ITIN <b>xxx-xx-1239</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court for the <b>Southern District of Mississippi</b>		
Case number: <b>24-02927-JAW</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

**Kelsey Marie Redd**  
aka Kelsey M Redd

Dated: 4/15/25

**By the court:** /s/Jamie A. Wilson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**  
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**